Information to id	dentify the case:	
Debtor 1	Zachary Daniel Lovingier	Social Security number or ITIN xxx-xx-9351
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Melonie Lovingier	Social Security number or ITIN xxx-xx-8891
(Spouse, il lilling)	First Name Middle Name Last Name	EIN
United States Bankruptcy Court		Date case filed for chapter 13: 10/4/16
Case number:	16-28805 RKM	'

# Official Form 309I (12/15)

# **Notice of Chapter 13 Bankruptcy Case**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

# This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1–866–222–8029 #85.

#### The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Zachary Daniel Lovingier	About Debtor 2:  Melonie Lovingier
2.	All other names used in the last 8 years	dba ZDL Holdings LLC	dba ZDL Holdings LLC
3.	Address	1069 South Riverside Lane Spanish Fork, UT 84660	1069 South Riverside Lane Spanish Fork, UT 84660
4.	<b>Debtor's attorney</b> Name and address	Jeffrey C. Shorter Smart Schofield Shorter & Lunceford 5320 South 900 East Suite 120 Salt Lake City, UT 84117	Contact phone (801) 747–0647  Email: <u>jeff.shorter@utahlaw-smart.com</u>
5.	Bankruptcy trustee Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596–2884  Email: <u>utahtrusteemail@ch13ut.org</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524–6687  Website: www.utb.uscourts.gov

Official Form 309l Notice of Chapter 13 Bankruptcy Case

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Date Generated: 10/12/16 For more information, see page 2 >

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		Meeting to be held on: Nov. 14, 2016 at 10:00 AM  Location: 405 South Main Street, Suite 250, Salt Lake City, UT 84111			
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).					
		Deadline for all creditors to file a proof of claim (except governmental units):		Filing deadline: 2/13/17			
		Deadline for governmental units to file a proof of claim:		Filing deadline: 4/3/17			
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explair For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.					
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt you believe that the law does not authorize an exemption claimed, you may file an objection.	. If	Filing deadline:	30 days after the <i>conclusion</i> of the meeting of creditors		
9.	Filing of plan and confirmation hearing on docket	The debtor has filed a plan. The hearing on confirmation will be held on: 12/20/16 at 11:00 AM Location: U. S. Bankruptcy Court, Rm 369, 350 South Main, Salt Lake City, UT 84101					
	Objections to Confirmation	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.					
10.	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.					
11.	Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.					
12.	2. Exempt property  The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claims exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believ that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling the control of the control						
13.	Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.					

#### United States Bankruptcy Court District of Utah

In re: Zachary Daniel Lovingier Melonie Lovingier Debtors Case No. 16-28805-RKM Chapter 13

### CERTIFICATE OF NOTICE

District/off: 1088-2 User: jtt Page 1 of 1 Date Rcvd: Oct 12, 2016 Form ID: 309I Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2016. db/jdb Melonie Lovingier, 1069 South Riverside Lane, +Zachary Daniel Lovingier, Spanish Fork, UT 84660-5025 10405138 Bank of America Home Loans, P.O. Box 941633, Simi Valley, CA 93094-1633 Box 790034, Saint Louis, MO 63179-0034 8874 South 6000 West, Payson, UT 84651-9770 10405140 Citibank, P.O. Box 790034, +Danny Lovingier, 10405141 10405143 +LaMar and Larene Drew, Kruse, Landa, Maycock & Ricks, LLC, 136 East South Temple, Ste. 2100, Salt Lake City, UT 84111-1124 RC Willey Home Furnishings, P.O. Box 410425, Date Land Springville, Security Services Federal Credit Union, 645 South 1750 West, Springville, Position of Springville, Posi 10405146 Springville, UT 84663-3071 10405147 10405149 Birmingham, AL 35283-0794 P.O. Box 58025, 10405148 Salt Lake City, UT 84158-0025 +University Credit Union, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: jeff.shorter@utahlaw-smart.com Oct 13 2016 02:07:55 aty Jeffrey C. Shorter, Smart Schofield Shorter & Lunceford, 5320 South 900 East, Suite 120, Salt Lake City, UT 84117 +E-mail/Text: bnc@ch13ut.org Oct 13 2016 02:09:11 Lon Jenkins tr. 405 South Main Street, tr Suite 600, Salt Lake City, UT 84111-3408 EDI: AMEREXPR.COM Oct 13 2016 01:43:00 10405137 American Express, P.O. Box 981535, El Paso, TX 79998-1535 EDI: CHASE.COM Oct 13 2016 01:48:00 Chase Card Services, P.O. Box 15298, 10405139 Wilmington, DE 19850-5298 10405142 EDI: RMSC.COM Oct 13 2016 01:43:00 JC Penney, P.O. Box 960090, Orlando, FL 32896-0090 10405144 +EDI: WFNNB.COM Oct 13 2016 01:48:00 P.O. Box 659705, Maurices, San Antonio, TX 78265-9705 +E-mail/Text: jlothrop@macu.com Oct 13 2016 02:08:30 10405145 Mountain America Credit Union, 7181 Campus View Drive, West Jordan, UT 84084-4312 EDI: RMSC.COM Oct 13 2016 01:43:00 10406737 Synchrony Bank, Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 +EDI: WFFC.COM Oct 13 2016 01:48:00 Phoenix, AZ 85038-9482 10405150 Wells Fargo, P.O. Box 29482, TOTAL: 9

\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2016 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2016 at the address(es) listed below:

Jeffrey C. Shorter on behalf of Joint Debtor Melonie Lovingier jeff.shorter@utahlaw-smart.com

Jeffrey C. Shorter on behalf of Joint Debtor Melonie Lovingier jeff.shorter@utahlaw-smart.com Jeffrey C. Shorter on behalf of Debtor Zachary Daniel Lovingier jeff.shorter@utahlaw-smart.com Lon Jenkins tr ecfmail@chl3ut.org, lneebling@chl3ut.org United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4